

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Michael Thomas Cook
Samantha Ann Robayo
Debtors

Case No. 23-00772-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Apr 10, 2023

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol

Definition
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Thomas Cook, Samantha Ann Robayo, 162 Overbrook Run, Milford, PA 18337-9722
5532883	BON SECOURS COMMUNITY HOSPITAL, PO BOX 742791, ATLANTA, GA 30374-2791
5532894	GB COLLECTS LLC, 1253 HADDONFIELD BERLIN RD, VOORHEES, NJ 08043-4847
5532895	+ HUDSON HERITAGE FCU, 25 RYKOWSKI LANE, MIDDLETOWN, NY 10941-4019

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: VRubino@newmanwilliams.com	Apr 10 2023 18:34:00	Vincent Rubino, Newman Williams Mishkin Corveleyen et al, 712 Monroe Street, PO Box 511, Stroudsburg, PA 18360-0511
tr	Email/Text: info@pamdl3trustee.com	Apr 10 2023 18:34:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.EDF@USDOJ.GOV	Apr 10 2023 18:35:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5532881	EDI: BANKAMER.COM	Apr 10 2023 22:34:00	BANK OF AMERICA, 4060 OGLETOWN STANTON RD, DE5-019-03-07, NEWARK, DE 19713
5532882	+ EDI: CITICORP.COM	Apr 10 2023 22:34:00	BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5532884	+ EDI: CAPITALONE.COM	Apr 10 2023 22:34:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5532886	EDI: CAPONEAUTO.COM	Apr 10 2023 22:34:00	CAPITAL ONE AUTO FINANCE, PO BOX 60511, CITY OF INDUSTRY, CA 91716-0511
5532887	+ EDI: CCS.COM	Apr 10 2023 22:34:00	CCS COLLECTIONS, 725 CANTON STREET, NEWTON, MA 02062-2679
5532888	EDI: WFNNB.COM	Apr 10 2023 22:34:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5532889	EDI: WFNNB.COM	Apr 10 2023 22:34:00	COMENITY CAPITAL BANK, BANKRUPTCY DEPARTMENT, PO BOX 183043, COLUMBUS, OH 43218-3043
5532890	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 10 2023 18:43:01	CREDIT ONE BANK, 6801 S CIMARRON ROAD, LAS VEGAS, NV 89113-2273
5532891	EDI: DISCOVER.COM	Apr 10 2023 22:34:00	DISCOVER, PO BOX 15316, WILMINGTON, DE 19850
5532892	+ Email/Text: EBN@edfinancial.com	Apr 10 2023 18:34:00	ED FINANCIAL/ESA, 120 N SEVEN OAKS DR, KNOXVILLE, TN 37922-2359
5532893	+ EDI: PHINGENESIS		

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5532896	Email/Text: PBNCNotifications@perituservices.com	Apr 10 2023 22:34:00	FEB - RETAIL, PO BOX 4499, BEAVERTON, OR 97076-4499
5532897	Email/PDF: ebnotices@pnmac.com	Apr 10 2023 18:34:00	KOHL/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5532898	EDI: RMSC.COM	Apr 10 2023 18:42:56	PENNYMAC LOAN SERVICES, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
		Apr 10 2023 22:34:00	SYNCHRONY BANK, ATTN: BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5532885	*+	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeef@pamd13trustee.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Michael Thomas Cook lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 2 Samantha Ann Robayo lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 4

Information to identify the case:

Debtor 1:	Michael Thomas Cook	Social Security number or ITIN: xxx-xx-2643
	First Name Middle Name Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	Samantha Ann Robayo	Social Security number or ITIN: xxx-xx-4375
	First Name Middle Name Last Name	EIN: _____
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter: 13 4/7/23
Case number:	5:23-bk-00772-MJC	

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Thomas Cook	Samantha Ann Robayo
2. All other names used in the last 8 years	aka Michael T. Cook, aka Michael Cook	aka Samantha Robayo, aka Samantha A. Robayo, aka Samantha Robayo-Freymuth, aka Samantha A. Robayo-Freymuth, aka Samantha Ann Robayo-Freymuth
3. Address	162 Overbrook Run Milford, PA 18337	162 Overbrook Run Milford, PA 18337
4. Debtor's attorney Name and address	Vincent Rubino Newman Williams Mishkin Corveleyn et al 712 Monroe Street PO Box 511 Stroudsburg, PA 18360-0511	Contact phone 570 421-9090 Email: VRubino@newmanwilliams.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Roseann U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 4/10/23

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	May 8, 2023 at 10:30 AM (by video conf.) The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Zoom link details. Any other party wishing to appear: You must email the Trustee's Office at info@pamd13trustee.com prior to the meeting and you will be emailed instructions.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 7/7/23 Filing deadline: 6/16/23 Filing deadline: 10/4/23
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	